

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

22-03159 BKAOD01  
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(844) 856-6646  
Attorneys for Wells Fargo Bank, N.A.

In Re:

MONTE D. HINDSMAN



Order Filed on July 17, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 19-15668-JNP

Hearing Date: \_\_\_\_\_

Judge: JERROLD N.  
POSLUSNY, JR

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: July 17, 2023**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant: Wells Fargo Bank, N.A.  
Applicant's Counsel: Matthew Fissel, Esquire, Brock & Scott, PLLC  
Debtor's Counsel: Kevin C. Fayette, Esquire  
Property Involved ("Collateral"): 100 Sandbar Road, Egg Harbor Township, NJ 08234

Relief sought: ☒ Creditor's Certification of Default  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months, from March 1, 2023 to June 1, 2023.  
☒ The Debtor is overdue for 4 payments at \$1,920.85 per month.  
☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.  
☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.  
☒ There is currently \$1,425.03 being held in Debtor's suspense account.

**Total Arrearages Due: \$6,258.37**

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$ \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.

☒ Beginning on July 1, 2023, regular monthly mortgage payments in the amount of \$1,920.85 shall resume.

☐ Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months.

☒ The amount of \$6,258.37 shall be capitalized in the Debtor's remaining Chapter 13 Plan payments. Debtor shall file a Modified Plan within fifteen (15) days of entry of this Order.

3. Payments to the Applicant shall be made to the following address:

☐ Immediate payment:

\_\_\_\_\_  
\_\_\_\_\_

☒ Regular monthly payment:

\_\_\_\_\_  
Wells Fargo Home Mortgage  
PO Box 14507  
Des Moines, IA 50306  
\_\_\_\_\_

☐ Monthly cure payment:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtor fails to modify the Chapter 13 Plan within fifteen (15) days from the entry of this Order by the Court, or fails to make any regular monthly mortgage payment within thirty (30) days of the date it becomes due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorney fees of \$\_\_\_\_\_, and costs of \$\_\_\_\_\_.

The fees and costs are payable:

☐ through the Chapter 13 plan.

☐ to the Applicant within \_\_\_\_\_ days.

☒ Attorneys' fees are not awarded.

In re:  
Monte D. Hindsman  
Debtor

Case No. 19-15668-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 18, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2023:

Recip ID	Recipient Name and Address
db	+ Monte D. Hindsman, 100 Sandbar Road, Egg Harbor Township, NJ 08234-8117

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Fifth Third Bank N.A. bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin C. Fayette	on behalf of Debtor Monte D. Hindsman kfayette@kevinfayette.com
Kevin Gordon McDonald	on behalf of Creditor Fifth Third Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jul 18, 2023

Form ID: pdf903

Total Noticed: 1

Matthew K. Fissel

on behalf of Creditor WELLS FARGO BANK N.A. NJBKR@brockandscott.com, matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8